



Spotlight on Business

Call Dan at 461-4306 or 469-0101

Attention To All Auto Accident Victims!

A Special Consumer Alert Warning from Dr. Caruthers announcing new methods to treat auto accident victims, people who've suffered on the job injuries, bad falls, and other accidents. You do not have to live in pain! You can get a FREE Special Report that reveals little-known secrets to ensuring your injuries do not plague you the rest of your life! Nationally known pain relief specialist is making this limited time offer - Call today! 1-888-874-5932, ext. 114, 24 hours a day, for a free recorded message and free copy of this special report!



BRADY COMPANY/ SAN DIEGO, INC.

Established in 1946
**COMMERCIAL BUILDING
SUBCONTRACTOR**

PROVIDING THE FINISH TRADES:
STEEL STUD FRAMING, LATH,
PLASTER, DRYWALL, ACOUSTIC
CEILING, DOORS, FRAMES &
HARDWARE.

WE HAVE ENTRY-LEVEL POSITIONS AVAILABLE
(FULL OR PART-TIME). EEO EMPLOYER
We have a fun and involved work environment
Call: Vinny Gilmore at (619) 462-2600
Visit our Website: www.brady.com

Sally & Bill Kightlinger



Broker/Owners

At Ease Realty

**Selling Fees
As Low As 4%**

**Property
Management
Fees As
Low As 8%**

562-5903

8011 Mission Gorge Rd. Ste. C • Santee

\$25

For this space!
(Four-week minimum)

Call Dan immediately!
461-4306

Reach 6 East County communities!

Tuesday, March 9, 1999



East County
Real Estate &
Business

Free Classifieds

BULK RATE
U.S. POSTAGE
PAID
LA MESA, CA.
PERMIT NO. 188

THE LEMON GROVE

REVIEW



Commentary

Prop. L fans should try library districts

by Joe Naiman

The failure of Proposition L at the polls does not mean that the public is not willing to support libraries. Maybe the public just doesn't trust the process.

The very fact that the authors needed to raise sales tax shows that our elected officials place a low priority on libraries. After all, if the money we have already entrusted them isn't being used to fund the libraries we want, what guarantees are there that new sales tax money would be used any better?

The new money was to be earmarked specifically toward library purposes, but what would keep elected officials moving existing library funds over to something else? Would the new tax money be spent on books or facilities? The chance of having the extra money spent on administration was enough to deter some voters from supporting the extra tax.

The biggest reason many

voters opposed the tax was the fear that their community would be paying more money than it would be receiving, and their money would be siphoned to support the city of San Diego.

Prop. L stipulated pro-rata funding, which means that money for libraries would be based on money spent. That works in favor of towns with car dealerships, shopping malls and other large sources of revenues, and against bedroom communities and towns whose stores feature less expensive wares.

If the voters were assured not only that the money would be spent on the needs of library users but, also, that the money spent by a community would be spent in that community, Prop. L may have received greater support.

That is why the concept of library districts may be the solution to the funding needs of community libraries.

I live in an unincorporat-

ed area. We have no city council. Our fire and paramedic services are provided by a fire protection district and our water is provided by a water district.

When my property tax money goes to the fire protection district, it is used for fire or paramedic services. There is some administration involved, but at least the money received by the district is all spent on matters related to fire protection or medical aid.

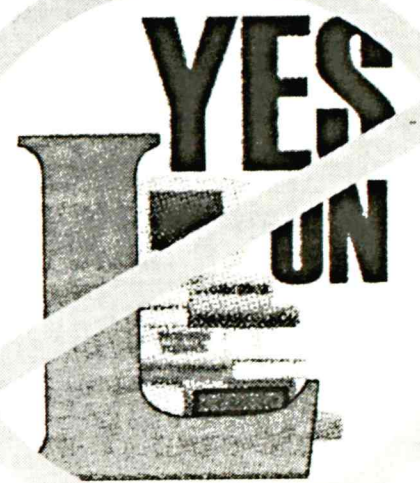
Unlike residents of incorporated cities, I don't have to worry about that money

being siphoned off to another department.

When I pay my water bill, the money all goes to the water district. Some money is used for administration, but the money received by the district is all spent on water-related items.

If a water department of a city makes a profit that money may go into the general fund, but if my water district operates in the black that money goes to capital gains or reserves, to be used for water purposes.

When I pay my property



The Lemon Grove Review, Box 127, Lemon Grove, CA 91946 • (619) 469-0101 • Published Tuesdays and Thursdays. Adjudicated a newspaper of general circulation in Superior Court of State of California in and for San Diego County, December 5, 1949. Entered as Third Class matter in La Mesa, CA. • Adjudication Number 155392 • \$20 yearly in San Diego County, \$40 yearly elsewhere in U.S.A. • Steven Saint, Publisher - Assistants to the publisher: Cheryl Cohen, Trudy Thomas, Marv Rosen. • Submissions - Letters, editorial and photo submissions are welcome, but will not be returned to sender unless accompanied by self-addressed, stamped envelope. • Material can be sent via e-mail at the following address: ssaint@adnc.com. • All materials must be received by the Monday preceding the date of publication. The editor reserves the right to edit all submissions.

Vol. 51, No. 54

New!

Free Tuesday Living Box Ads

Free!

Free advertising boxes are now being offered in our six **Tuesday Living** publications. We encourage real estate for sale or rent, and small businesses, but, hey, advertise your yard sale if you want.

KIDS KUNG FU CLASS. Kids learn to exercise correctly while improving self-esteem through practicing the art of Kung Fu! Learn in safe, positive environment! White Tiger Academy. \$30 for eight weeks! 258-4180

NEW TIRES, BATTERY, CATALYTIC CONVERTER, fuel pump, carburetor. Have papers. 1986 Dodge Colt, still needs work, good for mechanic. Call 449-2586 anytime after 6.

RECYCLING DEPOT BY K-MART. 54th and University Ave. Cans alum. - \$1/lb.; Bottles plastic - 50c/lb.; Bottles glass - 5c/lb.; U got 2 go there!

HANDYPERSON AVAILABLE TO HELP REMODEL your home. Upholstering, furniture refinishing, interior painting, pillow making, drapery hanging, wallpaper removal, texturing. Also needlework, clothes making, business mailing, woodworking - You name it. Party planning - help you reach perfection. 440-1196

WANTED: YASHIKA CAMERA. Call 462-8485

PUBLIC NOTICES

Santee

NOTICE OF TRUSTEE'S SALE
TS No. 98-11548 Loan No. 7027087
Loan No. 98-11548
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/25/92 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the notes secured by the Deed of Trust, with interest and late charges thereon, as provided in the notes; advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR DAVID P. ARCIGA AND MARIA ELOISA ARCIGA HUSBAND AND WIFE Duly Appointed Trustee EXECUTIVE TRUSTEE SERVICES, INC. Recorded 10/5/92 as Instrument No. 92-0630136 in Book page of LOAN MODIFICATION RECORDED ON DECEMBER 8, 1998 AS INSTRUMENT NO. 1997-0618909. Official Records in the office of the Recorder of SAN DIEGO County, California. Date of Sale 3/24/99 at 12:00 PM. Place of Sale: AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY OCEANSIDE, CA. Amount of unpaid balance and other charges \$138,333.54 Street Address or other common designation of real property: 10053 JONBELL PLACE, SANTEE, CALIFORNIA 92071 APN # 381-260-23-00 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. Date: February 22, 1999. EXECUTIVE TRUSTEE SERVICES, INC. 15455 SAN FERNANDO MISSION BLVD SUITE #208 MISSION HILLS, CA 91345 (818) 351-6398 KATHLEEN GOWEN 3/2/99, 3/9/99, 3/16/99 SANTEE STAR

NOTICE OF TRUSTEE'S SALE
TS No. 98-11548 Loan No. 7027087
Title Order No. 03119329 Investor/Insurer No. 5012172CA APN No. 380 670 17 00
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/01/97 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Real Estate Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by VICTOR P. PINZON AND RICKY PINZON dated 04/01/97 and recorded 04/08/97, as Instrument No. 19970160789, in book, page 591, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The

street address and other common designation, if any, of the real property described above is purported to be 9827 GANDY AVENUE, SANTEE, CA 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$193,530.71. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust. Dated CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone: (805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: S/Trustee Sale Officer CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/02/1999 03/09/1999 and 03/16/1999 CNS1683890

Spring Valley

CALIFORNIA AUCTION AD

NOTICE IS HEREBY GIVEN that the contents of the following storage units will be offered for sale by public auction to highest bidder for enforcement of storage lien. The auction will be held on March 11, 1999 at 10:30 a.m. Location: Storage USA, 9180 Jamban Rd., Spring Valley, CA 91977

Terms: Cash. Storage USA reserves the right to refuse any bid or cancel auction.
Name of Auctioneer: William K. Ritch Bond # A2292
The following units are scheduled for auction and may contain but are not limited to: clothing, furniture, books, children's toys, household items, etc.
Units: Sylvia Rios - L011 Monica Burran - KG03, Frank Nava - K015 Trishka & Aaron Salvi - H111 Jacqueline & Ebony Robinson - H102 Pam Okrasa - H101 Roy Dee Rodgers - HD01 Jerome Diller - H010 Teresa Robinson - GK01 & E035 Victor Branch - GG06 Connie Shaw - G001 George Daskalakis - G001 Andrea Mack - FF05 Jesusa Ferreras - FD01 Wayne Ulm - F021 Theo Garcia - F008 Stanley McSwan - DC10 Paul Varela - BD03 Jose Huet & Robin Sanchez - BD05 Daffnerne Frost - BA01 Anthony Amaga - B031 Catherine Agnus Hernandez - AE04 Gale Parisi - AE03

Spring Valley Bulletin
Mar 4 & 9, 1999

NOTICE OF TRUSTEE'S SALE
TS No. 98-11548 Loan No. 7027087
Title Order No. 03119329 Investor/Insurer No. 5012172CA APN No. 380 670 17 00
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/01/97 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Real Estate Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by VICTOR P. PINZON AND RICKY PINZON dated 04/01/97 and recorded 04/08/97, as Instrument No. 19970160789, in book, page 591, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The

Records in the office of the County Recorder of San Diego County, State of California. Executed by David G. Astorga, a single woman and Rafael R. Gutierrez, a single man will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA. (Note: Cashier's checks must be made payable to Lonestar Mortgage Services, LLC at night, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above referenced Deed of Trust APN # 578-280-16-04. The street address and other common designation, if any, of the real property described above is purported to be: 1632 Preciosa Street #4, Spring Valley, California 92077. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the notes secured by said Deed of Trust, with interest thereon, as provided in the notes; advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$44,455.47. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Lonestar Mortgage Services, LLC, as Trustee, Bruce Cookin, Authorized Signatory, Address: 15000 Sunway Boulevard, Suite 250, Addison, Texas 75001. For information please call 916-387-7728. Date: 02/18/1999 LONESTAR MORTGAGE SERVICES, LLC IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP#349620 02/23 03/02 03/09

NOTICE OF TRUSTEE'S SALE
TS No. 98-11366 Loan No. 8637475
Title Order No. 03116195 Investor/Insurer No. 777765026233 APN No. 5834741800
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 03/20/98 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by JOSEPH WILLIAMS III, AN UNMARRIED MAN dated 03/20/98 and recorded 04/27/98, as Instrument No. 19980239693, in book, page 751, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 8858 DELROSE AVENUE, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$170,398.18. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust. Dated CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone: (805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: S/Trustee Sale Officer CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/02/1999 03/09/1999 and 03/16/1999 CNS1683890

drawn by a state or federal savings and loan association, savings association or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held at the entrance to the County Courthouse at 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein. As more fully described in the Deed of Trust, the property heretofore described is being sold, as is. The street address and other common designation, if any, of the real property described above is purported to be: 8745 Spring Canyon Drive #16, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the notes secured by said Deed of Trust, with interest thereon, as provided in said notes; advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust, to wit: \$99,428.80 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording. Date: February 25, 1999 ARM Financial Corporation, P.O. Box 85309, San Diego, CA 92186-5309 (619) 689-9735 Jennifer Johnson, Assistant Secretary Pub 03/02/99 03/09/99 03/16/99 CNS1683890

NOTICE OF TRUSTEE'S SALE
APN: 517-132-47-00 TRA 59412
LOAN NO. 1212133 REF. JAMES C. BARGER TS No. 0151606-08
IMPORTANT NOTICE TO PROPERTY OWNER

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED MARCH 15, 1988 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 23, 1999, at 10:00 AM, Executive Trustee Services, Inc. a California corporation as duly appointed trustee under and pursuant to Deed of Trust recorded March 18, 1988, as inst. No. 88 126108, of Official Records in the office of the County Recorder of San Diego County, State of California, executed by James C. Barger and Carol L. Barger, husband and wife, will sell at public auction to highest bidder for cash, cashier's check drawn on a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held at the entrance to the County Courthouse at 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein. As more fully described in the Deed of Trust, the property heretofore described is being sold, as is. The street address and other common designation, if any, of the real property described above is purported to be: 8745 Spring Canyon Drive #16, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the notes secured by said Deed of Trust, with interest thereon, as provided in said notes; advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust, to wit: \$99,428.80 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording. Date: February 25, 1999 ARM Financial Corporation, P.O. Box 85309, San Diego, CA 92186-5309 (619) 689-9735 Jennifer Johnson, Assistant Secretary Pub 03/02/99 03/09/99 03/16/99 CNS1683890

(805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: S/Trustee Sale Officer CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/02/1999 03/09/1999 and 03/16/1999 CNS1683890

NOTICE OF TRUSTEE'S SALE
Trustee Sale No. 98-01993 Loan No. 16122372 Title Order No. 8253768 APN 586-190-52-16 FHA # 044-3380396729

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JUNE 12, 1996 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 22, 1999 at 10:00 AM ARM Financial Corporation as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on July 2, 1996, Instrument 1996-0334291, of official records in the Office of the Recorder of San Diego County, California, executed by Malicia A. Byrd, an unmarried woman, as Trustee, Homestead Lending, Inc. aka BancBoston Mortgage Corporation, as Beneficiary, will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States) by cash, a cashier's check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state) At the south entrance to the County Courthouse at 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein. As more fully described in the Deed of Trust, the property heretofore described is being sold, as is. The street address and other common designation, if any, of the real property described above is purported to be: 8745 Spring Canyon Drive #16, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the notes secured by said Deed of Trust, with interest thereon, as provided in said notes; advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust, to wit: \$99,428.80 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording. Date: February 25, 1999 ARM Financial Corporation, P.O. Box 85309, San Diego, CA 92186-5309 (619) 689-9735 Jennifer Johnson, Assistant Secretary Pub 03/02/99 03/09/99 03/16/99 CNS1683890

NOTICE OF TRUSTEE'S SALE
TS No. 98-11613 Loan No. 3571042
Title Order No. 043440901731 APN No. 503-490-08-03
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 02/25/97 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Real Estate Services FKA CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by GABRIEL MARTINEZ AND SHELLE MARTINEZ, HUSBAND AND WIFE, AND JOSAFAT CABRAL AND LINDA CABRAL, HUSBAND AND WIFE, ALL AS JOINT TENANTS dated 02/25/97 and recorded 02/28/97, as Instrument No. 19970291827, in book, page 639, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/30/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 10157 TRES LAGOS COURT, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$191,702.62. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust. Dated CTC Real Estate Services FKA CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone: (805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: S/Trustee Sale Officer CTC Real Estate Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/09/1999 03/16/1999 and 03/23/1999 CNS1686009

drawn by a state or federal savings and loan association, savings association or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held at the entrance to the County Courthouse at 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein. As more fully described in the Deed of Trust, the property heretofore described is being sold, as is. The street address and other common designation, if any, of the real property described above is purported to be: 8745 Spring Canyon Drive #16, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the notes secured by said Deed of Trust, with interest thereon, as provided in said notes; advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust, to wit: \$99,428.80 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording. Date: February 25, 1999 ARM Financial Corporation, P.O. Box 85309, San Diego, CA 92186-5309 (619) 689-9735 Jennifer Johnson, Assistant Secretary Pub 03/02/99 03/09/99 03/16/99 CNS1683890

NOTICE OF TRUSTEE'S SALE
TS No. 98-11613 Loan No. 3571042
Title Order No. 043440901731 APN No. 503-490-08-03
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 02/25/97 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Real Estate Services FKA CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by GABRIEL MARTINEZ AND SHELLE MARTINEZ, HUSBAND AND WIFE, AND JOSAFAT CABRAL AND LINDA CABRAL, HUSBAND AND WIFE, ALL AS JOINT TENANTS dated 02/25/97 and recorded 02/28/97, as Instrument No. 19970291827, in book, page 639, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/30/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 10157 TRES LAGOS COURT, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$191,702.62. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust. Dated CTC Real Estate Services FKA CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone: (805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: S/Trustee Sale Officer CTC Real Estate Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/09/1999 03/16/1999 and 03/23/1999 CNS1686009

Notice of Trustee's Sale Trustee Sale Number 33089-F You are in default under a deed of trust dated 05/10/93. Unless you take action to protect your property, it may be sold at a public sale

If you need an explanation of the nature of the proceedings against you, you should contact a lawyer. On 03/29/99 at 12:00 PM, Attorneys Equity National Corporation (Trustee) 23721 Birchtree Drive, Lake Forest, CA 92630 (949) 707-5640 as the duly appointed Trustee under and pursuant to the Deed of Trust recorded 05/27/93 as Document 1993-0336044 of Official Records in the Office of the Recorder of San Diego County, California, Executed by David S. Kendrick and Tanya S. Kendrick, husband and wife, will sell at public auction to the highest bidder for cash or cashier's check made payable to Attorneys Equity National Corporation, (payable at the time of sale and in accordance with Section 2924(b) of the California Civil Code, and acceptable to the Trustee) at the Entrance to the City Hall East 300 North Coast Highway Oceanside, California all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California. The street address or other common designation, if any, of the real property described herein is purported to be: 1226 La Presa Avenue, Spring Valley, CA 91977. County Assessor's Parcel Number 579-381-17-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, without covenant or warranty expressed or implied, regarding title, possession or encumbrances, to pay the unpaid balance of the obligation, including interest advances, and all other charges secured by said property. The total amount of the unpaid balance of the obligation secured by said property and reasonably estimated costs, expenses and advances at the time of the initial publication of this Notice is \$122,751.33. Date: 03/03/99 Attorneys Equity National Corporation Natalie La Rosa, Foreclosure Department C293568 3/9 3/16 3/23 1999

NOTICE OF TRUSTEE'S SALE
TS No. 98-11613 Loan No. 3571042
Title Order No. 03119375 Investor/Insurer No. 043440901731 APN No. 503-490-08-03
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 02/25/97 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Real Estate Services FKA CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by GABRIEL MARTINEZ AND SHELLE MARTINEZ, HUSBAND AND WIFE, AND JOSAFAT CABRAL AND LINDA CABRAL, HUSBAND AND WIFE, ALL AS JOINT TENANTS dated 02/25/97 and recorded 02/28/97, as Instrument No. 19970291827, in book, page 639, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/30/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 10157 TRES LAGOS COURT, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$191,702.62. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust. Dated CTC Real Estate Services FKA CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone: (805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: S/Trustee Sale Officer CTC Real Estate Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 03/09/1999 03/16/1999 and 03/23/1999 CNS1686009

drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held at the entrance to the County Courthouse at 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein. As more fully described in the Deed of Trust, the property heretofore described is being sold, as is. The street address and other common designation, if any, of the real property described above is purported to be: 8745 Spring Canyon Drive #16, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the notes secured by said Deed of Trust, with interest thereon, as provided in said notes; advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trustee created by said Deed of Trust, to wit: \$99,428.80 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording. Date: February 25, 1999 ARM Financial Corporation, P.O. Box 85309, San Diego, CA 92186-5309 (619) 689-9735 Jennifer Johnson, Assistant Secretary Pub 03/02/99 03/09/99 03/16/99 CNS1683890

Library districts *Continued from Page 1*

to the fire protection district, the money pretty much stays within that district. Mutual aid calls and service to visitors to the district account for some of the fire department's expenses, but unless the state or county takes away district money during tax handling, the money assessed within the fire protection district goes to the fire district.

The residents and other water users of my water district pay their bills directly to the water district. All water costs incurred by district users go to that water district.

So what the county needs to do is to create library districts, or more appropriately, facilitate the formation by communities of library districts. Hopefully, the money from the original 1 percent property tax revenue which is currently earmarked for libraries will be used towards the library districts, just as some of that 1 percent is currently appropriated towards other agencies.

This would allow communities to provide additional funding through sales or property tax increases. But the money would definitely be spent on library-related matters, and all money raised in the district would stay in the district.

There is another advantage of library districts. There is a document called the Hawkins Report which was issued when Ronald Reagan was governor of California. The Hawkins Report was commissioned on the belief that special districts were redundant and thus inefficient. The finding of the Hawkins Report was that special districts were the most efficient types of agencies.

The city councils and the Board of Supervisors deal with various matters. They do not focus on libraries or fire protection or water. The Hawkins Report noted that a special district and its board members are able to focus on one subject.

Thus, a library district would have a board which focuses solely on library-related issues. Board members would be more knowledgeable about library operations and they would be able to concentrate on library needs.

With any additional funding guaranteed to stay in the district and be dedicated to libraries, as well as being locally controlled, voters might be more willing to provide such extra payments. The county should initiate the process of helping communities form library districts. San Diego County's taxpayers will support libraries if they're not throwing away their money.

County seeks new public relations director

The county of San Diego is seeking a top-notch, highly motivated professional from the communications or public relations field to oversee its Department of Media and Public Relations. News producers and electronic media managers also are invited to apply.

The opening was created by the retirement of veteran newsman Jack Merker, who served as county media director from March 1997 to

January 1999.

The media director works closely with the chief administrative officer and the supervisors to develop strategic communications plans for issues from public safety to protection of consumers and the environment.

The director also serves as the county's chief spokesperson and manages a department of 22 employees with a budget of \$1.7

State to bring high-tech stoplights to East County

Caltrans and the cities of Lemon Grove, La Mesa and San Diego will soon begin construction on a fiber optic traffic signal system. This will be the first multi-agency project of its kind in San Diego County.

The system, called the Traffic Signal System Interconnect, will link stoplights on College Avenue, Broadway and Massachusetts Avenue, which will improve traffic flow along these busy main arteries by timing the traffic signals to better control traffic flow.

The system will also be self-adjusting, changing the timing of the signals based on the amount of cars on the road.

The joint-use project began in mid-1995 as part of a federally funded program. The Congestion Mitigation and Air Quality Program helps fund public works projects that reduce traffic congestion and, as a result, reduce air pollution.

Lemon Grove Mayor Mary Sessom says this project is unique in that several local and state agencies have worked together to see this project through to its completion.

"This is the first time that

a group of local agencies have pooled their resources to coordinate traffic signals across city boundaries," said Sessom. "By reducing the amount of time people have to spend in their cars, we are also positively impacting our environment. This is a win-win situation for the people of Lemon Grove."

Knox Electric has been brought in to interconnect 10 traffic intersections, using over 7,000 linear feet of fiber optic cable. The \$166,000 project is expected to be completed this June.

'Neighbors' seeks helpers for infirm

East County Caring Neighbors offers free services to low-income seniors, 62 years or older, and/or disabled homeowners for minor home repairs and yard work that is a hazard to their safety and health.

Caring Neighbors is a non-profit independent organization of Lutheran Social Services for the communities of El Cajon, La Mesa, Santee and Spring Valley.

They match clients with committed volunteers willing to donate their labor. Parts are provided at no cost as well.

The goal is to help the seniors and/or disabled to live independently in their own homes as long as possible.

For more information about the East County program or if you are interested in volunteering, call Regina or Phyllis at 698-0302.

East County businesses
Send us your news!

Store to sanctuary



Deacon Mike Stein lays down his Bible to take up power tools. He's one of several members of Sonrise Community Church laboring in love to get the former Smith's Food and Drug on Magnolia Avenue ready for East Sunday. Stein said the building permit was to be approved by Santee city staff last week. The church purchased the more than eight acres for \$4 million. They hope to pay off the mortgage in 6 1/2 years. Sonrise is affiliated with Midway Baptist Church in Imperial Beach.

Photo by Ninette Sosa



Joan Reams and Cookie Ringhand
REALTOR

**If you're going to list
or buy a home, let a
real pro help you.**
Call Cookie or Joan today!
466-7993 or 500-2282

*"When you list with Cookie & Joan
you can start packing!"*

Call us if you'd like to know more about available properties

LEMON GROVE FINER

3 bedroom, 1 bath, garage
Needs yardwork -
paint & flooring
ONLY \$120,000

NEW LISTING - CHULA VISTA CONDO

\$138,000, 1,156 sq. ft., 2 BR 2 BA, single level unit. Even has a lush green yard with covered patio for BBQs. One car garage with direct access, laundry hookups in unit. Tile counters. Fireplace.

LEMON GROVE

Four bedroom, two bath
1,215 sq. ft. double lot family home on quiet street, eat-in kitchen, cov'd patio, real basement, 1-car garage
\$135,000

Around Town

El Cajon's Circle RV Ranch has been named 1998 RV Park

of the Year by the **National Association of RV Parks and Campgrounds**. The award is one of the most prestigious recognitions an RV park can receive.

Circle RV Ranch is the first recreational vehicle park in Southern California to receive this award. The RV Park of the Year award is judged on national directory ratings, operations excellence, community service, association involvement, park promotions, management skills and education and employee training techniques.

Circle RV Ranch is located just off I-8 at the Greenfield Drive exit. The RV park is highly recognized for its friendly staff, foliage and cleanliness. It is a mid-sized RV park with 179 full hook-

up sites complete with complimentary cable TV. In order to accommodate RVers who have computers, the office provides a modem hookup ...

Cookie Ratcliff, who has lived in Spring Valley for the past 12 years, has joined **N.N. Jaeschke, Inc.** a San Diego-based, full-service property management firm as an associate manager.

She previously spent 16 years serving in the U.S. Navy. Ratcliff, a native of Jackson, Miss., will assist in the management of homeowners' associations in Rancho Bernardo, Scripps Ranch, Escondido, Carlsbad and Chula Vista.

Now celebrating its 27th year as an industry leader, N.N. Jaeschke, Inc. provides a family of property services, including landscaping, building services and community association management for residential and commercial properties ...

The **Corky McMillin Companies**, comprising five core businesses, geared up to meet the growing real estate needs of Southern California during 1998. As a result, it has surpassed all previous sales figures in its 39-year history, with \$445.3 million in gross revenues.

McMillin Homes, the home-building arm, showed an **astounding 179 closings** during the month of December and finished out the year with **525 closings**. **McMillin began sales in 1998 on its first neighborhood in the East County in more than 15 years.** The firm will build 60 single-family homes in a neighborhood called **The Heights** in Santee ...

